

Information to identify the case:

Debtor 1	<u>Kimberly A. Foster</u>	Social Security number or ITIN	xxx-xx-5695
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	16-24689-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly A. Foster

5/14/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly A. Foster
Debtor

Case No. 16-24689-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2024

User: auto
Form ID: 3180W

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Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Kimberly A. Foster, 2549 Woodstock Ave, Pittsburgh, PA 15218-2658
14338933	+ Commonwealth of PA Department of Labor &, Dept. Labor & Ind. 914 Penn Ave. 6th F, Pittsburgh, PA 15222-3713
14350083	Duquesne Light, C/O Peter Ashcroft, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14350085	+ Mutual Builders, PO Box 5174, Pittsburgh, PA 15206-0174
14338935	Mutual Builders, PO Box 5174, Van, WV 25206
14350087	+ OFFICE OF INSPECTOR GENERAL, Commonwealth Of PA, 555 WALNUT STREET, 8TH FLOOR, Harrisburg, PA 17101-1928
14350089	Peoples Gas, 100 Allegheny Center Mall, Pittsburgh, PA 15212
14338937	+ Pittsburgh Federal CU, 2601 WEXFORD BAYNE RD, Sewickley, PA 15143-4029
14338941	UNIVERSAL ACCEPTANCE CORP, 240 W O St # 100, Lincoln, NE 68528
14350096	UPMC, 681 Country Club Drive, Minneapolis, MN 55427
14350097	UPMC Physcian Services, 681 Country Club Drive, Minneapolis, MN 55427

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	May 14 2024 23:52:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	May 14 2024 23:48:11	U.S. Bank Trust National Association, as Trustee o, 323 5th Street, Eureka, CA 95501-0305
14338932	+ Email/Text: melindaf@asdebtrecoveryinc.com	May 14 2024 23:52:00	AAS Debt Recovery, Po Box 129, Monroeville, PA 15146-0129
14350080	+ Email/Text: louis@tributecap.com	May 14 2024 23:52:00	COBAR ACQUISITIONS, LLC, 25 HIGHLAND PARK VILLAGE 100-201, Dallas, TX 75205-2789
14339148	+ Email/Text: ebnnotifications@creditacceptance.com	May 14 2024 23:51:00	Credit Acceptance, 25505 West Twelve Mile Rd,

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			Suite 3000, Southfield MI 48034-8331
14338934	+ Email/Text: ebnotifications@creditacceptance.com	May 14 2024 23:51:00	Credit Acceptance Corp, POB 5070, Southfield, MI 48086-5070
14421940	+ Email/Text: kbarkley@bernsteinlaw.com	May 14 2024 23:53:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14770245	EDI: JEFFERSONCAP.COM	May 15 2024 03:45:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14338936	+ EDI: NAVIENTFKASMSERV.COM	May 15 2024 03:45:00	Navient, PO BOX 9500, Wilkes Barre, PA 18773-9500
14359970	Email/Text: ECMCBKNotices@ecmc.org	May 14 2024 23:52:00	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14373337	EDI: AGFINANCE.COM	May 15 2024 03:39:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14367897	+ EDI: PRA.COM	May 15 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14350088	+ Email/Text: ra-li-ucts-bankhbg@state.pa.us	May 14 2024 23:53:00	Pa Department Of Labor & Industry, 651 Boas Street, 6th Floor, Harrisburg, PA 17121-0725
14350091	Email/Text: bknotices@sns.com	May 14 2024 23:53:00	SN Servicing Corporation, 323 5th Street, Eureka, CA 95501
14338938	Email/Text: bkelectronicnoticecourtmail@computershare.com	May 14 2024 23:52:00	Specialized Loan SVC, PO Box 266005, Littleton, CO 80163
14338939	EDI: AGFINANCE.COM	May 15 2024 03:39:00	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
14338940	+ Email/Text: amieg@stcol.com	May 14 2024 23:51:00	State Collections Services, 2509 S Stoughton Rd, Madison, WI 53716-3314
15449643	^ MEBN	May 14 2024 23:48:20	U.S. Bank National Association, et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
14519831	^ MEBN	May 14 2024 23:48:10	U.S. Bank Trust National Association, as Trustee, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
14338942	+ EDI: VERIZONCOMB.COM	May 15 2024 03:39:00	Verizon Wireless, 500 Technology Dr, Weldon Spring, MO 63304-2225
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank National Association, as Indenture Trust
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14520494	*+	U.S. Bank Trust National Association, as Trustee, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Igloo Series II Trust c/o SN Servicing Corporation acarr@tuckerlaw.com
Brian E. Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Igloo Series II Trust c/o SN Servicing Corporation bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association as Indenture Trustee under the Indenture relating to COLT 2021-RPL1 Trust dcarlon@kmlawgroup.com
Jillian Nolan Snider	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Igloo Series II Trust c/o SN Servicing Corporation jsnider@fbtlaw.com, rmccartney@fbtlaw.com
Lauren Moyer	on behalf of Creditor U.S. Bank National Association as Indenture Trustee under the Indenture relating to COLT 2021-RPL1 Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lawrence W. Willis	on behalf of Debtor Kimberly A. Foster ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Igloo Series II Trust c/o SN Servicing Corporation ldoyle@squirelaw.com, logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11